

## “WELCOME!” TO NEW CLUB OFFICERS

### Transfer of Leadership at Next Meeting

The election of club officers was conducted during the August club meeting. **Al Soltis** (WA9ZET) will be installed as club president when the gavel is handed over at the September meeting. Al has been associated with the club since the '80s and has been an amateur radio operator for over 30 years. Although he is not very active in code communications, Al says, “I do a little bit of everything in amateur radio.” He is also quite knowledgeable in the computer field. He recently purchased a PC controlled amateur radio receiver to connect to his Pentium computer.



Communications with his son was a major reason Al decided to obtain his license. He had gained considerable radio and electronic knowledge while in the military service in the '50s. Years later, he reasoned that conversing with his son by amateur radio would be much less costly than long distance telephone calls. After receiving his ticket, they engaged in hours of conversation on the 20-meter band.

He thinks that amateur radio will benefit from some of the proposed changes offered by the FCC and the ARRL. Amateur radio as a means

of communications must compete with the Internet. Some of the proposed changes could entice more people to join our ranks. Amateur radio has been demonstrated to be a vital service during a widespread emergency.

Al has several issues that he will tackle as the new leader. His first priority is to get the new repeater controller installed and working properly. He will also take the necessary actions to permit qualified members to perform repeater maintenance. Amateur license class is not always an indication of the technical ability of club members. He plans to have an active executive committee and an activities committee, perhaps with both groups meeting together. He also would like to recognize and reward club members who perform worthy deed. Promoting good public relations is another goal. He feels that, “In order to fulfill the FCC mandate for the amateur radio service, we must let people know who we are and what we offer.”

Al said, “A leader should determine the direction the club members want to go.” And then, “He should take them there!” To accomplish this goal, he would not avoid any issue. Al wants everyone to know, “My telephone is always open!”

(New Officers continued on Page 3)

## September Club Meeting Location Changed

The meeting will be at the EOC instead of the Mt. Nebo train park.  
Saturday, September 19 at 8:00 AM — Guests Welcome



# The Mid-State Amateur Radio Club

## Membership

The Mid-State Amateur Radio Club is based in Franklin, Indiana. Membership is open to all amateur radio operators and other interested persons.

Club meetings are conducted on the third Saturday of each month in the training room of the Johnson County Emergency Operations Center at 1100 Hospital Road in Franklin, IN.

Membership dues are \$18.00 per year for full members. Other types of membership are available.

Amateur Radio Operator License testing is offered following the club meeting during the months of March through November.

The club maintains an open repeater on the 2-meter band at 146.835 MHz. Each full member has access to the repeater and autopatch.

Payment of Membership dues and change of address information should be mailed to the club treasurer at the address listed below.

## Newsletter

The Spark Gap is the monthly club newsletter. Articles and information that would be of interest to the club members are welcome. Information may be submitted by E-mail or by mailing to the club address listed below.

### **Editor**

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### **Mailing and Circulation**

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## MARC Club Officers

### **President**

Rich Reneau (KB9NDF)  
(317) 780-1803

### **Vice President**

George Weimer (N9GW)  
(317) 882-5081

### **Secretary**

Marilyn Parton (N9TUK)  
(317) 535-9910

### **Treasurer / ARES**

Vernon Gill (N9QBO)  
(317) 738-4575

### **RACES Director**

J R Osborne (KB9HSE)  
(317) 933-3176

### **Repeater Trustee**

Dave Julian (WB9YIG)  
(317) 887-9504

### **VE Team Coordinator**

Dave Wendt (KA9OOH)  
(317) 974-1488

### **Activities Director**

Vacant  
Volunteer Needed!



# MARC, PO Box 836, Franklin, IN 46131





# Getting to Know the Club Officers

## Vice-president

Second in command is **Dave Wendt** (KA9OOH). Dave has been a member since MARC's early start-up days. He has also served as the president during his many years as a member. A very notable service he performs for the ham community is being a Volunteer Examiner. After the club meetings, from March to November, you will find Dave conducting the exams for the new and upgrading operators.

Dave's desire to become an amateur was sparked by his brother, a Navy radio operator. His early contacts on his sibling's equipment created an interest in the radio field that is still a passion today.



Although Dave is active with his occupation, gardening, travel, computing, and his 5 cats, he still finds the time to donate considerable effort in helping others learn the hobby. In anticipation of the need to schedule programs and activities for the club, he is attempting to secure permission for the members to tour the MECA facilities in Indianapolis. This is the emergency communication center for Marion County.

## Secretary



**Becky Turner** (KB9QFU) will take over as the club secretary. She obtained her license a little over a year ago. It was a fairly easy task for her to pass the exam. She had helped **Larry** (KB9PWN) study for his ticket and in the

process gained the necessary knowledge to join him in the hobby. She felt that reaching him when he was away from home would be very convenient with

amateur radio. The club repeater at 146.835 MHz is where you are most likely to find her.

She also enjoys participating in the Wednesday night dinner gathering with many of the club member. As an active club member at many events, Becky hopes to help us move forward in any way possible. She accepted the election as secretary because everyone should, "Take their turn at helping out with the club duties." She pledges to support the leadership in meeting whatever goals the club members desire to achieve.

## Treasurer

Re-elected as club treasurer was **Vernon Gill** (N9QBO). Vernon has filled this office for almost 5 years. As a corner stone of the club he provides good continuity from one administration to the next. He also maintains the membership roster.

Vernon became interested in ham radio during his early years. The railroad crossed his family farm. His contacts with the employees led to his mastery of the Morse code and his fascination with communications. He received an amateur radio license after his military service during WWII.

Known as the "Voice of Johnson County", he is very active on the VHF band. You can check in with Vernon on either of the two nets that he conducts. He can be heard at 7 PM on Sunday evening (146.835 MHz) or Tuesday evening (145.11 MHz). These nets provide local amateurs with *Newsline* and *Amateur Newsweekly*.

Good communication among the leadership and with the members is an important issue with a club. Vernon will strive to carry out this goal from his office.

## **Tax your memory!**

If you are like most people, you use the telephone hundreds of times per year. Without looking, can you name the letters of the alphabet that are not included on the dial?



# INSURANCE AND YOUR AMATEUR GEAR

David Wendt (KA9OOH) ©1998

Ahhhh, there it is—that brand-new rig that cost you an arm and a leg. It's just beautiful, and worth every penny you had to pay for it.

But wait—what if disaster strikes? Suppose you have a fire, or the basement floods? Are you covered? If so, how much can you expect to collect? The most common homeowner's policy covers the home itself for "all risks of direct physical loss or damage". It then lists the perils that aren't covered, such as deliberate damage, rust, depreciation, and etc.

The contents, including your amateur radio gear, are covered for the specified perils, such as fire, lightning, smoke, windstorm, theft, and some water damage. Normally, this type of policy will cover just about anything that is likely to happen to your equipment. However, no standard home insurance policy covers damage from flood or earthquake unless you purchase this specific coverage at an extra charge. Some companies offer a "high end" policy that covers your personal property against "all risks" with the normal exclusions. Because this policy is so broad, the company will often insist on a higher deductible, charge a higher premium and be very selective about writing such coverage. "All risk" coverage does insure against such things as dropping your rig or accidental damage by children, but still doesn't cover flood or earthquake damage.

What about vacation trips or Field Day? You're still safe, up to a point. Standard policies cover your gear (and other personal property) anywhere in the world for the same perils as at home, but the amount is normally only 10% of the limit covered at home. If you have \$50,000 of home contents coverage, a loss away from home would only be \$5000. Policies vary among companies, so you may have more coverage than the standard 10%; read your policy or call your agent to make sure. If you put a rig in your auto, it may not be covered under your home policy or the auto policy, especially if it's powered from the auto's electrical system.

How much actual insurance do you need? The standard homeowner's policy provides contents coverage for 50% of the amount on the house itself. If you have \$100,000 on the house, you have \$50,000 on the contents. You can increase this amount if necessary. Your policy normally requires insurance equal to at least 80% of the total value of your

property. Inadequate coverage amounts will result in inadequate payments after a loss. It's vital for you to keep the proper amount of insurance current on both the structure and its contents. Many companies are now making it easier to gauge the correct amount on the house, but this doesn't guarantee the right amount on the contents. It's up to you to calculate this amount. Conduct a room to room inventory, writing down every item and its current value. List everything you see, pots and pans, books, clothes, and furniture. Estimate the value of all items. You may be surprised when you get done! Your contents probably have a higher total value than you thought. The total could be more than your actual coverage. If so, run, don't walk, to the telephone and get that amount of coverage increased. Make several copies of your inventory and keep one in your safe deposit box or somewhere away from home. In case of a loss you must prove your claim. Just trying to remember what you owned would probably cause you financial grief.

What is the proper payment for a loss? The standard policy pays *actual cash value*. This is defined as "replacement cost less depreciation." You'll likely wind up getting a lot less than you expected! With *replacement cost* coverage you are paid the full amount needed to replace the damaged item with a brand new one of like kind and quality. You do actually have to replace the item! You can't expect to receive payment to buy a brand new item and use the money to take a trip to Florida! Replacement cost coverage does cost more, but it's surely worth it in peace of mind.

Towers? Antennas? The coverage you have on your home normally extends at least 10% of that amount to cover *appurtenant private structures*, such as detached garages, mini barns, etc. The policy definition of such structures generally includes towers, masts and antennas. The perils and values that apply to the house usually apply to these items. "All risk" and replacement cost on the house will also apply to your towers and antennas. If you have a substantial "antenna farm", the 10% extension can be increased. If you live in an apartment or condominium, or rent a mobile home, there obviously can't be an extension of the building amount, but there normally is some provision for covering such structures. Read your policy or call your agent.



What about the gear in your auto? This gets interesting, because there is no such thing as a

value. The "floater" normally covers the listed property anywhere in the world against "all risks".

### For peace of mind:

- Read your policy or call your agent to find out how well (if at all!) your equipment is covered
- If your insurance amount isn't adequate, get it increased immediately!
- If you can't cover mobile rigs in your auto through your auto insurance, take out a specific policy, either Inland Marine or ARRL

"standard policy" when it comes to two-way radio equipment. Checking with a number of auto insurance companies revealed a wide variation in the way they treat such equipment. A few cover two-way radios automatically, some will add them for a charge, and a few won't cover them at all! One company told me that it normally charges extra for two-way radios, but makes a specific exception for amateur equipment. How's that for an enlightened attitude? For mobile radio equipment to be covered, you must first carry *comprehensive coverage* on your auto. A home policy normally won't extend to equipment mounted in the auto. If you have comprehensive coverage, read the policy or call your agent to find out if your radios are covered. What if you can't include your mobile radios in your auto policy and they aren't covered by your home policy? You could take out an Inland Marine "floater" policy. For this, you list specific items by name, serial number and dollar

The rate most companies charge verges on extortion, sometimes as much as 10% of the amount insured! If you belong to the ARRL, you can take out their equipment coverage policy. The coverage is "all risk" at replacement cost with a \$50 deductible. The rate is \$1.50 per \$100 of covered value. You must insure all your

gear, except towers, rotors and antennas (they're not covered by the ARRL policy). This is to prevent insuring only the most loss-prone items, like mobile rigs. Any items that you insure specifically under either of these types of policies can be omitted from your home insurance amount. Taking out a specific policy automatically excludes the listed items from a more general-coverage policy.

If you have questions or want more information, contact **Dave Wendt** at [wendt@indy.net](mailto:wendt@indy.net).

## Defending ARRL License Restructuring Proposal

**Rod Stafford** (W6ROD), president of the ARRL, in a letter to the ham community, attempts to clarify the many reasons for the amateur radio restructuring proposal offered by his organization. He points out that the board members, who endorsed these proposals, are volunteers who will not receive any monetary benefit from these changes.

Amateur radio operators in the past have generally fought against any changes in the license structure. Many feel comfortable with the current system and some would like to return to "the good old days".

Rod states that amateur radio is continuing to use CW, SSB, and FM as its main operating modes. Being 50+ years old, these modes do not help advance the art of communication. Believing that CW is not the future in ham radio, the ARRL proposes a license structure that will place it in the proper perspective. While not eliminating the requirement for CW knowledge the proposal would scale back from the importance that it now carries.

Both the public and the amateur operators themselves view amateur radio as a hobby. There are many

commercial enterprises pressing for use of the radio spectrum that this hobby now enjoys. It is becoming harder to defend the hobby against these forces. The age of the active ham today is nearly 60 years old. New hams are entering the field at a rate of only 2%. This is less than the loss rate of current operators. This creates the perception that hams are a dying breed and are wasting a valuable resource with old fashion technology. Advances must be made to reverse this trend and restore the respect for an amateur radio operators skills and abilities.

Rod offers that the ARRL proposals were not to sell more radio or to boost the membership of the league, but were put forth because of the need for a change. If the amateur radio hobby does not itself change to keep current with the rapidly changing world of technology, then the amateur bands could very well be lost to the commercial enterprises that are advancing without us.



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# NOTICE

The next meeting is  
Saturday  
**September 19<sup>th</sup>**  
8:00 AM  
at the EOC.

**Not**  
at the Mt. Nebo  
Train Park

## Jump Start Your Brain

1. When looking at a river, how can you know which bank is the left and which is the right?
2. Why does it take longer to raise a flag to half mast rather than full mast?
3. If someone should "break every bone in your body", approximately how many bones would they be breaking? Would it be 200, 2000, or 20,000?
4. The human body has ten parts that are spelled with only three letters. Can you name them?
5. If a man-and-a-half can eat a pie-and-a-half in a minute-and-a-half, how many men would it take to eat 60 pies in 30 minutes?
6. In what sports would each of the following numbers make a team? 2, 4, 6, 8, 10?
7. If you were high atop a mountain peak on a clear moonless night, how far away could you see the light from a burning match? Would it be 5 miles? Or, 20? 50? Maybe more?
8. The Canary Isles were named after an animal. Do you know which one?
9. A quarter has 119 grooves around its outer edge. How many grooves are there around a dime?
10. Sometimes you find a dollar bill with a star in front of the serial number. What does it mean?
11. On a recent hunting trip, two fathers and two sons shot a total of three rabbits. Yet, each hunter took home one rabbit. How can this be explained?
12. In the English language, there is a five-letter word whose pronunciation isn't changed even though you remove four of its five letters. Do you know what that word is?
13. A single letter of the alphabet can be used to express each of the following: 1) Blue and white bird. 2) Lowest note on a piano. 3) A large body of water. 4) A girl's nickname. 5) A vegetable. 6) An exclamation. 7) A beverage. Can you solve this easy one?
14. Is a Zebra black with white stripes, or is it white with black stripes?

Answers available at the next club meeting! Stumped, and can't wait? E-mail [saylor@ori.net](mailto:saylor@ori.net) for help.